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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	10/045633		
	Filing Date	October 26, 2001	
	First Named Inventor	Neofytides, Cheryl L.	
	Group Art Unit	2161	
	Examiner Name	Unassigned	
Total Number of Pages in This Submission	5	Attorney Docket Number	020375-000210US

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interference
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
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<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Return Postcard
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<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm and Individual name	Townsend and Townsend and Crew LLP	Reg. No. 43,616
Signature		
Date	February 11, 2003	

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PATENT
Attorney Docket No.: 020375-000210US

February 11, 2003

TOWNSEND and TOWNSEND and CREW LLP

By:

Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Cheryl L. Neofytides, et al.

Application No.: 10/045633

Filed: October 26, 2001

For: AUTOMATED GROUP PAYMENT

Examiner: *Unassigned*

Art Unit: 2161

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §1.97 and §1.98

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Assistant Commissioner for Patents
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Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

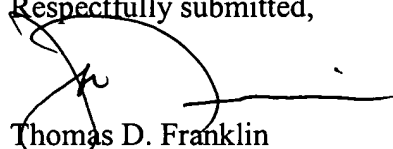
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

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undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

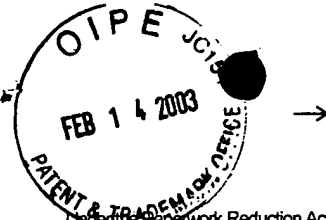
Respectfully submitted,



Thomas D. Franklin
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Complete if Known

Application Number	10/045633
Filing Date	October 26, 2001
First Named Inventor	Neofytides, Cheryl L., et. al.
Art Unit	2161
Examiner Name	
Attorney Docket Number	020375-000210US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-5,220,501	06-15-1993	Lawlor, et al.	
	AB	US-5,745,886	04-28-1998	Rosen	
	AC	US-5,899,980	05-04-1999	Wilf, et al.	
	AD	US-5,949,044	09-07-1999	Walker, et al.	
	AE	US-6,064,990	05-16-2000	Goldsmith	
	AF	US-6,119,106	09-12-2000	Mersky, et al.	
	AG	US-6,128,603	10-03-2000	Dent, et al.	
	AH	US-6,289,322 B1	09-11-2001	Kitchen, et al.	
	AI	US-6,347,305 B1	02-12-2002	Watkins	
	AJ	US-6,360,254 B1	03-19-2002	Linden, et al.	
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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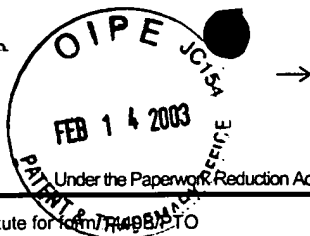
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¹ Applicant's unique citation designation number (optional). ² Kind Codes of U.S. Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

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Application Number	10/045633
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First Named Inventor	Neofytides, Cheryl L., et. al.
Art Unit	2161
Examiner Name	
Attorney Docket Number	020375-000210US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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	BD	X.COM, <i>Do More with Your Money</i> , downloaded from website http://www.x.com .	
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